



# PREPROPOSAL STATEMENT OF INQUIRY

**CR-101 (June 2004)**

(Implements RCW 34.05.310)

Do **NOT** use for expedited rule making

**Agency:** Insurance Commissioner

**Subject of possible rule making:** The Insurance Commissioner adopted rules for property, casualty, disability, life and annuity products effective February 1, 2009, that require rates and forms to be filed through the System for Electronic Rate and Form Filing (SERFF). The Commissioner is now considering new filing procedures for Health Care Service Contractors and Health Maintenance Organizations to file rates and forms electronically through SERFF. The National Association of Insurance Commissioners (NAIC), as part of its speed to market initiative, developed the SERFF system and it is currently mandated by twenty states.

The SERFF system enables carriers to send and states to receive, comment on, and approve or reject various rate and form filings. SERFF offers a decentralized point-to-point, web-based electronic filing system. SERFF facilitates communication, management, analysis and electronic storage of documents and supporting information. The system is designed to improve the efficiency of the rate and form filing and approval process and to reduce the time and cost involved in making regulatory filings.

As part of this rule-making process, the Insurance Commissioner will develop rate and form filing procedures that are required by SERFF and compatible with electronic filings. The Insurance Commissioner will evaluate and consider all general rate and form filing procedures, and may propose rules to modify current rate and form filing requirements.

Insurance Commissioner Matter No. R 2009-04

**Statutes authorizing the agency to adopt rules on this subject:** RCW 48.02.060, RCW 48.44.050, and 48.46.200

**Reasons why rules on this subject may be needed and what they might accomplish:** New processes and procedures will streamline rate and form filings, and provide clarity and consistency with respect to filing requirements. The SERFF system allows for more timely filing review and final disposition, which often allows insurance products to enter the marketplace faster.

**Identify other federal and state agencies that regulate this subject and the process coordinating the rule with these agencies:**  
None.

**(d) Process for developing new rule (check all that apply):**

- ☐ Negotiated rule making
- ☐ Pilot rule making
- ☐ Agency study
- ☒ Other (describe) OIC will have discussions and exchange drafts of proposed rules with impacted stakeholders.

Send written comments by July 6, 2009 to:

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**How interested parties can participate in the decision to adopt the new rule and formulation of the proposed rule before publication:**

(List names, addresses, telephone, fax numbers, and e-mail of persons to contact; describe meetings, other exchanges of information, etc.)

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Email: KacyS@oic.wa.gov

**DATE**  
May 13, 2009

**NAME (TYPE OR PRINT)**  
Mike Kreidler

**SIGNATURE**

**TITLE**  
Insurance Commissioner

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**WSR 09-11-047**